



WE'RE  
HERE

## Motor All Risks Rates & Benefits

### Fresh USD Product – Infinite

Benefits (Fresh USD)	Infinite
Dealer repair	For Porsche, Mercedes, special & luxury cars and vehicles above limit, refer to Securite Assurance
Bodily injury (BI)	\$500,000 cover in excess of compulsory BI, provided compulsory BI is in force with Securite Assurance
TPL Material Damage	\$1,250,000
TPL Material Damage due to Fire & explosion of the insured vehicle	\$1,250,000
Fire, total theft and holdup	Covered with no deductible based on depreciated market real vehicle value
Partial theft of internal (forcible entry) & external parts	Covered with no deductible up to \$10,000 in the aggregate, subject to mandatory police report
Own damage	Covered
Scratching and denting	<ul style="list-style-type: none"> <li>- For vehicle value up to \$20,000, covered immediately for brand new vehicles and after 1 year for used vehicles, subject to Securite Assurance inspection and approval (excluding intentional acts)</li> <li>- For vehicle value above \$20,000, fully covered subject to Securite Assurance inspection and approval (excluding intentional acts)</li> </ul>
PA: death or PTD for drivers and passengers including family	\$30,000 per person and \$75,000 in the aggregate
PA: medical expenses for drivers and passengers including family	\$10,000 per person and \$50,000 in the aggregate
Travel insurance (Europe & MENA countries only)	Medical & Travel benefits covering the insured aged up to 65 years for a period up to 92 days as per Schengen embassies requirements up to \$30,000 per trip for medical expenses. Covers 24/7 help desk. Covers accidental and acute sickness not due to any Pre-Existing condition. For single use only. <i>Policy to be requested at least 48 hours prior travel date.</i>
Depreciation on spare parts for vehicles with dealer repair	No depreciation
Depreciation on spare parts for vehicles with no dealer repair	No depreciation will apply on new spare parts for vehicle age 0 to 7 years in case used spare parts are not available on the local market. Otherwise, 5% depreciation per year will apply with a maximum of 30%.
Airbag	Unlimited
Taxi in case of towing following accident	Covered 3 times per year, provided towing is requested at the same time of the taxi ride
Delivery of vehicle from garage to client house	Covered in case of accidents and for garages within our network
Towing	Unlimited kilometers & frequency per year due to accident or mechanical/electrical failure, including crane-lift. Cover is granted after 5 days from policy issuance due to mechanical/electrical failure, subject to new policies only
Replacement vehicle in case of accident	<ul style="list-style-type: none"> <li>- For vehicle value up to \$20,000: 10 days in the aggregate, starting the 3<sup>rd</sup> day of reparation (up to \$35 per day)</li> <li>- For vehicle value between \$20,001 and \$50,000: 10 days in the aggregate, starting the 3<sup>rd</sup> day of reparation (up to \$50 per day)</li> <li>- For vehicle value \$50,001 and above: 10 days in the aggregate, starting the 3<sup>rd</sup> day of reparation (up to \$100 per day)</li> </ul>
Replacement vehicle in case of total loss	<ul style="list-style-type: none"> <li>- For vehicle value up to \$20,000: up to \$500</li> <li>- For vehicle value above \$20,000: up to \$1,000</li> </ul>
Total loss	Depreciated market real vehicle value will be paid
Registration fees in case of total loss	Up to 10% of the depreciated market real vehicle value will be paid
Litigation expenses	Up to \$5,000 per year

Benefits (Fresh USD)	Infinite
Strike riots and civil commotion (SRCC)	<ul style="list-style-type: none"> <li>- For vehicle value up to \$20,000: covered up to \$10,000</li> <li>- For vehicle value above \$20,000: covered up to the depreciated market real vehicle value</li> </ul>
Political Violence excluding SRCC	Optional cover based on Company's preapproval: <ul style="list-style-type: none"> <li>- Up to a maximum vehicle value of \$60,000</li> <li>- 5% deductible with a minimum of \$100, applied on each and every loss</li> <li>- Additional premium rate 1% with a minimum premium of \$100</li> </ul> N.B: Beqaa, South of Lebanon, Dahyeh and all towns on the Lebanese border are excluded from this benefit
Hail, storm, tempest, flood & earthquake	Covered up to the depreciated market real vehicle value
Car locks replacement	For vehicles \$50,001 and above only: covered 50% of its value in case of lost or broken car lock up to \$250
Cover while in custody of valet, car wash, & workshop	Covered
If driver age is 21 or younger or if driving license is valid for less than 1 year since first issuance	A deductible of \$100 will be applied on each and every loss
No Claim Bonus	A 5% discount will be offered on the 3 <sup>rd</sup> year premium following 2 consecutive years of clean record, provided minimum premium is met
Electrical & Hybrid vehicles special conditions	
Fire exclusion	Fire exclusion due to non-conformity of charging cables and/or charging procedure and/or not using Factory charging Sockets
Depreciation on battery	For car age 3 years & above, 10% depreciation per year to be applied on the battery with max 30%



WE'RE  
HERE

## Fresh USD Product – Optimal Plan

Benefits (Fresh USD)	Optimal
Dealer repair	Not covered
Bodily injury (BI)	Not covered
TPL Material Damage	\$1,000,000
TPL Material Damage due to Fire & explosion of the insured vehicle	\$1,000,000
Fire	Depreciated market real vehicle value will be paid
Total theft and holdup	Depreciated market real vehicle value will be paid, subject to 10% deductible
Partial theft of internal parts (forcible entry)	Covered up to \$2,500 with no deductible in the aggregate, subject to mandatory police report, once per policy period
Own damage	Covered
Scratching & denting and overhaul (zennar)	Not covered
PA: death or PTD for drivers and passengers including family	\$15,000 per person and \$50,000 in the aggregate
PA: medical expenses for drivers and passengers including family	\$5,000 per person and \$50,000 in the aggregate
Travel insurance (Europe & MENA countries only)	Medical & Travel benefits covering the insured aged up to 65 years for a period up to 92 days as per Schengen embassies requirements up to \$30,000 per trip for medical expenses. Covers 24/7 help desk. Covers accidental and acute sickness not due to any Pre-Existing condition. For single use only. <i>Policy to be requested at least 48 hours prior travel date.</i>
Depreciation on spare parts for vehicles with no dealer repair	10% during the year following manufacturing year, and 5% per year for the following years with a max of 50%
Airbag	Unlimited
Delivery of vehicle from garage to client house	Covered in case of accidents and for garages within our network
Towing	Unlimited kilometers and frequency per year due to accident or mechanical/electrical failure. Crane-lift is covered once per year only. Cover is granted after 5 days from policy issuance due to mechanical/electrical failure, subject to new policies only
Replacement vehicle	Not covered
Replacement vehicle in case of total loss	Up to \$250
Total loss	Depreciated market real vehicle value will be paid, subject to 10% deductible
Registration fees in case of total loss	Up to 7.5% of the depreciated market real vehicle value will be paid
Litigation expenses	Up to \$5,000 per year
Strike riots and civil commotion (SRCC)	Covered up to a maximum limit of \$3,000 once per policy period
Hail, storm, tempest, flood & earthquake	Covered up to \$4,000, once per policy period
If age of driver is 21 or younger or if driving license is valid for less than 1 year since 1 <sup>st</sup> issuance	A deductible of \$100 will be applied on each and every loss



WE'RE  
HERE

## Motor 50/50 All Risks Rates & Benefits

Benefits (Fresh USD)	Motor 50/50
Dealer repair	Not covered
Bodily injury	Not included
TPL Material Damage	\$1,000,000
TPL Material Damage due to Fire & explosion of the insured vehicle	\$1,000,000
Fire, Total theft and holdup	Covered with no deductible based on depreciated market real vehicles value
Partial theft of internal (forcible entry) & external parts	Covered up to \$5,000 with no deductible, subject to mandatory police report
Own damage	Covered
Scratching & denting and overhaul (zennar)	Not covered
PA: death or PTD for drivers and passengers including family	\$30,000 per person and \$75,000 in the aggregate
PA: medical expense for drivers and passengers including family	\$7,500 per person and \$50,000 in the aggregate
Travel insurance (Europe & MENA countries only)	Medical & Travel benefits covering the insured aged up to 65 years for a period up to 92 days as per Schengen embassies requirements up to \$30,000 per trip for medical expenses. Covers 24/7 help desk. Covers accidental and acute sickness not due to any Pre-Existing condition. For single use only. <i>Policy to be requested at least 48 hours prior travel date.</i>
Depreciation on spare parts for vehicles with no dealer repair	10% during the year following manufacturing year, and 5% per year for the following years with max 50%
Airbag	Unlimited
Taxi in case of towing following accident	Covered once per year, provided towing is requested at the same time of the taxi ride
Delivery of vehicle from garage to client house	Covered in case of accidents and for garages within our network
Towing	Unlimited kilometers per ride, 3 rides per year due to mechanical and electrical failure and unlimited rides per year due to accident. Crane-lift is covered once per year only. Cover is granted after 5 days from policy issuance due to mechanical/electrical failure, subject to new policies only
Replacement vehicle in case of accident	10 days in the aggregate, starting the 4 <sup>th</sup> day of reparation (up to \$35 per eligible day)
Replacement vehicle in case of total loss	Up to \$250
Total loss	Depreciated market real vehicle value will be paid, subject to 10% deductible
Registration fees in case of total loss	An amount of 10% of the depreciated market real vehicle value will be paid
Litigation expenses	Up to \$5,000 per year
Strike riots and civil commotion (SRCC)	Covered up to a maximum limit of \$10,000 in the aggregate
Hail, storm, tempest, flood & earthquake	Covered up to the depreciated market real vehicle value
Cover while in custody of valet, car wash, & workshop	Covered
If driver age is 21 or younger or if driving license is valid for less than 1 year since first issuance	A deductible of \$100 will be applied on each and every loss



WE'RE  
HERE

## Motor Collision Rates & Benefits

Benefits (Fresh USD)	Collision
Dealer repair	Not covered
Bodily injury	Not included
TPL Material Damage	\$1,000,000
Fire, total theft and holdup	Depreciated market real vehicle value will be paid, subject to 10% deductible
Own damage	Covered subject to known third parties with mandatory expert report
PA: death or PTD for drivers and passengers including family	\$10,000 per person and in the aggregate
PA: medical expenses for drivers and passengers including family	\$2,500 per person and in the aggregate
Depreciation on spare parts for vehicles with no dealer repair	10% during the year following manufacturing year, and 5% per year for the following years with a max of 50%
Airbag	Unlimited
Delivery of vehicle from garage to client house	Covered in case of accidents and for garages within our network
Replacement vehicle in case of total loss	Up to \$250
Total loss	Depreciated market real vehicle value will be paid, subject to 10% deductible
Registration fees following total loss	Up to 7.5% of the depreciated market real vehicle value will be paid
Litigation expenses	Up to \$2,000 per year
If driver age is 21 or younger or if driving license is valid for less than 1 year since first issuance	Renewal subject to underwriting. A mandatory deductible of \$100 will be applied on each and every loss.
If driver age is 21 or younger and vehicle is 12 years or older	Insurable only under third party liability
Towing	Unlimited kilometers per ride, 3 rides per year due to mechanical and electrical failure and unlimited rides per year due to accident. Crane-lift is covered once per year only. Cover is granted after 5 days from policy issuance due to mechanical/electrical failure, subject to new policies only



WE'RE  
HERE

## Motor Total Loss Cover

	Private vehicles		Van & Pick-ups*	Trucks*
	\$0 - \$50,000	\$50,001 - \$100,000		
<b>With Holdup</b>	1.50%	1.00%	2.00%	2.25%
<b>Minimum Premium Fresh USD</b>	<b>\$200</b>	<b>\$200</b>	<b>\$400</b>	<b>\$600</b>

\* Refer to Underwriting department

### Product Conditions

- ✓ These rates are given to vehicles 20 years or under
- ✓ Refer to Securite Assurance for quotation of special & luxury vehicles listed below and vehicles above limit
- ✓ Premiums are payable in Fresh USD

### Coverage and benefits:

#### **For private cars:**

- Third party liability cover for material damage: up to \$500,000
- Personal accident cover for the driver & passengers (family members):
  - \$10,000 per claim in case of death or PTD
  - \$2,500 per person for medical expenses
- Towing is granted:
  - Unlimited Km per ride
  - 3 rides per year due to mechanical and electrical failure
  - Unlimited rides per year due to accident
  - Crane-lift is covered once per year only
  - Cover granted after 5 days from policy issuance due to mechanical and electrical failure, subject to new policies only
- Litigation Expenses:  
Covered up to \$2,000 per year

#### **For commercial vehicles:**

- Third party liability cover for material damage: up to \$100,000
- Personal accidents cover for the driver only:
  - \$5,000 per claim in case of death or PTD
  - \$1,000 per person for medical expenses
- Towing is granted:
  - 150 Km maximum per ride
  - 2 rides per year due to mechanical and electrical failure
  - Unlimited rides per year due to accident
  - Cover granted after 5 days from policy issuance due to mechanical and electrical failure, subject to new policies only

#### **For both:**

- Total loss coverage includes: fire, total theft, holdup, and own damage (if accident is covered)
- Indemnity for total loss shall apply only if the cost of repairs reaches or exceeds 65% of the depreciated market real car value at the time of the accident
- A deductible of 10% of the market real car value will be applied in case of total theft or total loss

## List of special and luxury vehicles

List of special vehicles		
Alfa Romeo	Audi R8, R10 and RS	BMW M series
Brabus	Chevrolet Camaro RS, SS and ZL1	Corvette
Dodge Viper, Challenger, Charger, SRT and Demon	Ford Focus RS, Ford Mustang V8, Ford F150 Raptor, Ford Puma	Jeep Grand Cherokee SRT and Track hawk
Lexus	Mercedes AMG series (CLS 53, E 63, GLE 53, GT...)	Mercedes SLR
Mitsubishi Evolution	Nissan GTR and Skyline	Porsche 911, 982, 993, Boxter, Cayman, Carrera, Cayenne Turbo, GT, Macan Turbo, Panamera, Taycan
Range Rover SVR	Renault Clio RS	Subaru STI or WRX
Tesla	Toyota Yaris GR	VW (R)

List of luxury vehicles		
Acura	Aston Martin	Bentley
Bugatti	Ferrari	Lamborghini
Lotus	Maserati	Maybach
McLaren	Rolls-Royce	

List of excluded vehicles		
Ford Mustang Shelby	Honda NSX	Infiniti G35 (coupé)
Infiniti G37 (coupé)	Nissan 350Z	Nissan 370 Z
Opel Insignia	Subaru BRZ	Toyota GT86

**N.B:** The above lists are by no means exhaustive and might be updated at any time.

### **Conditions:**

- ✓ The above list of special and luxury vehicles needs referral to Securite Assurance.
- ✓ For all vehicles considered as sports, special and luxury vehicles, driver should be minimum 27 years old, even if not mentioned in the above tables.
- ✓ For all Porsche vehicles, driver should be minimum 27 years old.
- ✓ For **Hyundai Tucson, Hyundai Santa Fe and Kia Sportage** All risks insurance, certificate of anti-theft and immobilizer is mandatory to renew or issue new policies.



WE'RE  
HERE

## Motor TPL Bodily & Material Damage

Cover	Category	Limit	Gross Premium
Bodily Injury	Private Vehicles	\$500,000	\$45
	Motorcycle < 125 cc	\$500,000	\$25
	Motorcycle ≥ 125 cc	\$500,000	\$35
Material Damage	Private Vehicles (Option 1)	\$1,000,000	\$55
	Private Vehicles (Option 2)	\$1,250,000	\$65
	Private Vehicles (Option 3)	\$1,500,000	\$75
	Motorcycle < 125cc	\$500,000	\$25
	Motorcycle ≥ 125cc	\$500,000	\$30

**Product Condition:** Premiums are payable in Fresh USD

### Third Party Material Damage for Private Vehicles (Option 1) cover includes:

- **Parents passengers and driver:**
  - Medical expenses: 100% coverage up to \$2,000 per person and \$10,000 in the aggregate
  - Death or PTD: up to \$5,000 per person and \$25,000 in the aggregate
- **Towing:**
  - Unlimited towing services due to accident, with unlimited kilometers per tow
  - Unlimited crane-lift per year
- **Litigation Expenses:**
  - Covered up to \$500 per year

### Third Party Material Damage for Private Vehicles (Option 2) cover includes:

- **Parents passengers and driver:**
  - Medical expenses: 100% coverage up to \$3,500 per person and \$15,000 in the aggregate
  - Death or PTD: up to \$7,500 per person and \$30,000 in the aggregate
- **Towing:**
  - Unlimited towing services due to accident, with unlimited kilometers per tow
  - 1 towing service due to mechanical or electrical failure, up to 75km per tow
  - Unlimited crane-lift per year
  - Cover granted 10 days from policy issuance due to mechanical or electrical failure subject to new policies only
- **Litigation Expenses:**
  - Covered up to \$1,000 per year

### Third Party Material Damage for Private Vehicles (Option 3) cover includes:

- **Parents passengers and driver:**
  - Medical expenses: 100% coverage up to \$10,000 per person and \$50,000 in the aggregate
  - Death or PTD: up to \$12,000 per person and \$50,000 in the aggregate
- **Towing:**
  - Unlimited towing services due to accident, with unlimited kilometers per tow
  - 2 towing services due to mechanical or electrical failure: up to 100 km for the first tow and up to 50 km for the second tow.
  - Unlimited crane-lift per year
  - Cover granted 10 days from policy issuance due to mechanical or electrical failure subject to new policies only
  - Subject to a minimum interval of 10 days between tows, applicable only to unrelated cases
- **Litigation Expenses:**
  - Covered up to \$2,000 per year